

SELECTED FINANCIAL DATA
as of December 31, 2008

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital / Assets
1st Pacific Credit Union	Vallejo	186,420	155,859	1,548	164,808	18,039	(1,594)	-0.86%	9.68%
1st United Services Credit Union	Pleasanton	696,633	536,596	2,004	610,514	84,541	34	0.00%	12.14%
1st Valley Credit Union	San Bernardino	31,771	17,682	121	27,965	3,718	66	0.21%	11.70%
Alameda Credit Union	Alameda	36,039	17,705	147	31,426	4,425	133	0.37%	12.28%
Alisos Credit Union	Norwalk	8,141	5,620	172	7,392	523	(448)	-5.50%	6.43%
Alliance Credit Union	San Jose	363,347	291,457	7,843	300,545	29,690	(7,198)	-1.98%	8.17%
Allied Trades Credit Union	Stockton	18,027	6,993	154	14,748	3,009	21	0.12%	16.69%
Alta Vista Credit Union	Redlands	129,526	93,216	2,384	111,038	16,091	(2,992)	-2.31%	12.42%
Altura Credit Union	Riverside	889,659	772,528	13,509	706,063	75,699	(6,057)	-0.68%	8.51%
American First Credit Union	La Habra	671,685	560,032	9,761	557,314	61,661	(7,121)	-1.06%	9.18%
American River HealthPro Credit Union	Sacramento	222,648	196,320	3,325	194,928	18,046	(5,822)	-2.61%	8.11%
America's Christian Credit Union	Glendora	241,406	200,457	499	191,640	19,317	1,243	0.51%	8.00%
Arrowhead Central Credit Union	San Bernardino	979,306	889,760	29,905	797,240	73,613	(26,048)	-2.66%	7.52%
Atchison Village Credit Union	Richmond	6,036	3,845	53	5,042	973	28	0.46%	16.11%
Bakery Employees Credit Union	Montebello	6,083	2,631	23	5,103	981	(27)	-0.45%	16.13%
Barstow Railway Employees Credit Union	Barstow	11,685	5,464	123	10,030	1,223	(189)	-1.62%	10.47%
Bay Cities Credit Union	Hayward	58,788	36,271	999	53,243	5,207	(913)	-1.55%	8.86%
C.A.H.P. Credit Union	Sacramento	108,016	65,660	459	94,574	9,845	(302)	-0.28%	9.11%
Cabrillo Credit Union	San Diego	167,894	130,188	2,573	143,928	17,483	(1,107)	-0.66%	10.41%
California Agribusiness Credit Union	Buena Park	29,818	23,119	446	23,229	3,819	(707)	-2.37%	12.81%
California Bear Credit Union	Los Angeles	109,459	71,868	1,894	99,378	9,366	(294)	-0.27%	8.56%
California Center Credit Union	Rancho Cucamong	9,180	5,897	89	8,247	853	6	0.06%	9.29%
California Coast Credit Union	San Diego	1,782,399	1,328,420	30,480	1,426,277	154,951	(23,758)	-1.33%	8.69%
California Community Credit Union	Sacramento	48,748	30,025	1,213	40,515	8,114	(251)	-0.51%	16.64%
California Credit Union (The)	Glendale	1,352,515	956,166	10,105	1,080,222	149,174	1,871	0.14%	11.03%
California Lithuanian Credit Union	Santa Monica	55,766	30,871	50	48,328	7,691	604	1.08%	13.79%
California State & Fed Emp #20 Credit Union	Eureka	106,006	32,621	150	91,319	14,628	1,006	0.95%	13.80%
California State Credit Union of the North Bay	Santa Rosa	100,306	85,234	1,695	93,053	6,836	(1,294)	-1.29%	6.81%
Central State Credit Union	Stockton	140,066	96,012	1,952	124,293	14,999	(1,378)	-0.98%	10.71%
Chevron Valley Credit Union	Bakersfield	123,420	72,578	1,452	107,689	14,815	(240)	-0.19%	12.00%
Christian Community Credit Union	Covina	473,441	441,874	1,206	392,712	47,984	3,266	0.69%	10.14%
City of Ukiah Employees Credit Union	Ukiah	3,706	2,297	35	3,103	580	10	0.26%	15.64%
Coast Central Credit Union	Eureka	771,033	404,498	5,206	614,575	96,996	7,483	0.97%	12.58%
Commonwealth Central Credit Union	San Jose	353,937	248,049	7,627	319,302	32,468	(6,106)	-1.73%	9.17%
Community Credit Union of Southern Humboldt	Garberville	43,609	34,183	148	38,652	4,476	375	0.86%	10.26%
Community First Credit Union	Santa Rosa	121,312	104,030	922	98,293	9,661	65	0.05%	7.96%
Community Trust Credit Union	Modesto	40,474	34,972	1,463	37,266	2,484	(1,813)	-4.48%	6.14%
Credit Union of Southern California	Whittier	547,608	320,381	3,407	372,729	55,732	1,706	0.31%	10.18%
Dow Great Western Credit Union	Antioch	39,134	31,059	58	32,083	5,248	(619)	-1.58%	13.41%
E1 Financial Credit Union	Monterey Park	350,889	259,731	3,973	287,280	62,212	(5,745)	-1.64%	17.73%
Eagle Community Credit Union	Lake Forest	191,377	146,337	3,524	173,322	17,366	(3,924)	-2.05%	9.07%
Eagle Credit Union	Stockton	33,262	24,149	680	28,114	3,405	(999)	-3.00%	10.24%
East Bay Postal Credit Union	Oakland	9,086	4,336	107	7,209	1,855	(189)	-2.08%	20.42%
E-Central Credit Union	Pasadena	174,488	117,222	1,416	152,501	21,271	455	0.26%	12.19%

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Educational Employees Credit Union	Fresno	1,724,317	926,835	15,064	1,543,336	169,953	2,022	0.12%	9.86%
El Futuro Credit Union	Porterville	7,684	4,896	76	6,628	769	6	0.08%	10.01%
El Monte City Employees Credit Union	El Monte	19,286	14,829	157	17,058	2,002	38	0.20%	10.38%
Evangelical Christian Credit Union	Brea	1,284,585	1,114,443	3,414	821,757	130,295	19,853	1.55%	10.14%
Financial 21 Community Credit Union	San Diego	125,109	100,575	860	110,133	12,679	227	0.18%	10.13%
Financial Benefits Credit Union	Alameda	15,586	12,593	16	13,676	1,865	1	0.00%	11.97%
Financial Center Credit Union	Stockton	277,336	175,092	4,099	198,230	73,508	3,209	1.16%	26.50%
Financial Partners Credit Union	Downey	712,195	641,904	5,794	633,491	57,917	(2,785)	-0.39%	8.13%
Firestone Financial Services Credit Union	Anaheim	18,261	7,701	45	15,836	2,411	(78)	-0.43%	13.20%
First City Credit Union	Los Angeles	343,770	213,696	2,787	294,124	47,997	735	0.21%	13.96%
First Entertainment Credit Union	Hollywood	709,625	459,527	3,024	634,583	71,745	3,427	0.48%	10.11%
First Financial Credit Union	West Covina	578,411	535,732	3,248	503,100	52,300	(101)	-0.02%	9.04%
First Imperial Credit Union	El Centro	61,160	46,972	682	52,973	5,756	(453)	-0.74%	9.41%
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	194,800	154,670	1,995	176,533	16,355	(3,895)	-2.00%	8.40%
First U.S. Community Credit Union	Sacramento	227,571	181,541	1,467	197,652	22,962	(494)	-0.22%	10.09%
Fiscal Credit Union	Glendale	141,837	72,585	749	119,476	15,196	(665)	-0.47%	10.71%
Focus One Community Credit Union	Monrovia	86,064	47,877	1,150	78,054	7,298	(652)	-0.76%	8.48%
Fountain Valley Credit Union	Fountain Valley	1,908	1,072	11	1,469	415	13	0.68%	21.75%
Fresno Fire Department Credit Union	Fresno	27,446	15,665	45	22,758	4,504	162	0.59%	16.41%
Fresno Police Department Credit Union	Fresno	38,364	27,199	49	31,057	7,114	495	1.29%	18.54%
Golden 1 Credit Union (The)	Sacramento	6,971,100	4,428,961	86,919	5,995,916	728,781	21,623	0.31%	10.45%
Greater Valley Credit Union	Fresno	33,222	18,798	144	28,189	4,494	165	0.50%	13.53%
Heritage Community Credit Union	Rancho Cordova	201,140	183,338	4,951	182,088	17,666	(3,912)	-1.94%	8.78%
High Sierra Credit Union	Bishop	8,385	5,143	12	6,986	1,383	19	0.23%	16.50%
Huntington Beach City Employees Credit Union	Huntington Beac	40,794	25,525	84	35,578	5,077	300	0.74%	12.45%
I.L.W.U. Credit Union	Wilmington	103,631	78,895	2,395	85,222	11,918	2,108	2.03%	11.50%
IBEW Members + Credit Union	Martinez	18,515	10,129	44	16,632	1,865	30	0.16%	10.07%
Inland Empire Credit Union	Pomona	40,899	23,276	305	33,797	5,369	492	1.20%	13.13%
Jacom Credit Union	Los Angeles	82,657	38,447	398	69,209	13,410	(480)	-0.58%	16.22%
Jones Methodist Church Credit Union	San Francisco	659	251	1	509	150	1	0.08%	22.79%
Kaiser Lakeside Credit Union	Oakland	24,796	19,903	889	23,085	1,448	(419)	-1.69%	5.84%
Kern Central Credit Union	Bakersfield	39,119	28,011	325	36,006	2,602	(348)	-0.89%	6.65%
KeyPoint Credit Union	Santa Clara	837,334	612,931	12,100	741,910	65,058	(8,053)	-0.96%	7.77%
L. A. Electrical Workers Credit Union	Pasadena	39,400	1,521	46	30,022	8,861	301	0.76%	22.49%
LBS Financial Credit Union	Long Beach	1,011,555	849,100	24,574	894,361	115,930	(11,717)	-1.16%	11.46%
Lithuanian Credit Union	Los Angeles	9,552	5,214	61	8,779	723	2	0.02%	7.57%
Long Beach Firemen's Credit Union	Long Beach	137,878	109,609	580	118,390	19,409	1,381	1.00%	14.08%
Los Angeles Firemen's Credit Union	Los Angeles	834,774	688,995	2,889	730,938	82,434	1,895	0.23%	9.88%
Lutheran Credit Union of America	Brea	24,918	18,001	100	21,889	2,818	133	0.54%	11.31%
Matadors Community Credit Union	Northridge	123,014	103,125	774	108,284	12,301	(229)	-0.19%	10.00%
McClatchy Employees Credit Union	Sacramento	16,128	8,969	63	13,601	2,101	18	0.11%	13.03%
Media City Community Credit Union	Burbank	31,548	17,663	64	27,639	3,819	122	0.39%	12.10%
Members 1st Credit Union	Redding	106,353	92,635	4,315	94,904	10,913	(1,655)	-1.56%	10.26%
Mendo Lake Credit Union	Ukiah	85,209	68,444	587	77,265	7,343	(622)	-0.73%	8.62%

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Merced Municipal Employees Credit Union	Merced	2,061	1,335	22	1,829	221	0	0.01%	10.75%
Merco Credit Union	Merced	70,995	48,350	765	64,918	5,663	(168)	-0.24%	7.98%
Meriwest Credit Union	San Jose	1,282,066	1,017,417	8,929	1,001,019	108,859	1,034	0.08%	8.49%
Mid-Cities Schools Credit Union	Compton	26,226	15,740	200	19,688	6,513	(155)	-0.59%	24.83%
Monterey County Employees Credit Union	Salinas	25,359	16,804	180	21,938	3,305	242	0.96%	13.03%
Monterey Credit Union	Monterey	159,225	98,980	2,600	130,700	25,374	(1,621)	-1.02%	15.94%
Musicians' Interguild Credit Union	Hollywood	82,465	54,985	943	74,917	6,664	(1,468)	-1.78%	8.08%
My Credit Union	Redwood City	31,218	22,829	153	27,356	3,688	99	0.32%	11.81%
National 1st Credit Union	Sunnyvale	179,056	110,468	3,270	157,267	20,764	(3,821)	-2.13%	11.60%
Nikkei Credit Union	Gardena	63,370	29,110	118	54,168	8,845	24	0.04%	13.96%
North County Credit Union	San Diego	48,774	41,048	222	44,329	3,987	3	0.01%	8.17%
North Island Financial Credit Union	San Diego	1,557,860	1,058,526	40,859	1,196,330	96,591	(50,195)	-3.22%	6.20%
North Orange County Credit Union	Fullerton	57,403	14,292	87	48,146	9,045	538	0.94%	15.76%
Northern California Latvian Credit Union	San Francisco	2,144	639	21	1,756	372	(10)	-0.46%	17.36%
Oakland Municipal Credit Union	Oakland	111,966	76,795	5,397	98,380	12,244	(7,340)	-6.56%	10.94%
Ocean Crest Credit Union	Long Beach	32,400	21,174	101	28,056	4,250	36	0.11%	13.12%
Orange County's Credit Union	Santa Ana	902,224	664,436	11,060	796,307	88,110	(4,054)	-0.45%	9.77%
Organized Labor Credit Union	Modesto	19,325	10,091	58	17,188	2,092	83	0.43%	10.82%
Pacific Coast Credit Union	Costa Mesa	16,554	7,020	121	12,911	3,649	(183)	-1.10%	22.04%
Pacific Community Credit Union	Fullerton	200,783	139,818	2,172	162,154	26,605	(608)	-0.30%	13.25%
Pacific Marine Credit Union	Camp Pendleton	535,494	246,315	3,626	445,276	81,732	3,839	0.72%	15.26%
Pacific Postal Credit Union	San Jose	160,568	68,084	447	136,713	23,017	576	0.36%	14.33%
Pacific Resource Credit Union	Los Angeles	103,739	78,483	1,416	93,203	10,048	(2,314)	-2.23%	9.69%
Pacific Service Credit Union	Walnut Creek	1,051,834	665,666	12,600	904,188	140,291	(5,514)	-0.52%	13.34%
Pacifica-Coastside Credit Union	Pacifica	1,814	1,388	13	1,633	147	(13)	-0.74%	8.12%
Patelco Credit Union	San Francisco	4,129,610	2,796,824	69,147	3,684,701	367,673	(40,242)	-0.97%	8.90%
Point Loma Credit Union	San Diego	481,435	380,263	3,543	406,277	43,340	(1,762)	-0.37%	9.00%
Postal Credit Union of Northern California	Castro Valley	7,095	4,201	19	6,370	695	(138)	-1.94%	9.79%
Premier America Credit Union	Chatsworth	1,468,010	1,228,907	6,863	1,135,981	124,661	1,871	0.13%	8.49%
Premier Community Credit Union	Stockton	97,005	53,688	760	81,539	14,340	(772)	-0.80%	14.78%
Printing And Publishing Employees Credit Union	Riverside	8,269	4,727	106	7,228	634	(83)	-1.01%	7.67%
Printing Industries Credit Union	Los Angeles	28,133	26,866	153	23,206	2,861	(356)	-1.27%	10.17%
Printing Office Employees Credit Union	Covina	4,874	1,909	24	3,731	1,135	14	0.28%	23.28%
Priority One Credit Union	South Pasadena	172,119	108,910	1,100	135,258	16,708	(691)	-0.40%	9.71%
Provident Credit Union	Redwood City	1,721,234	1,314,575	6,034	1,141,245	198,872	921	0.05%	11.55%
Redwood Credit Union	Santa Rosa	1,761,526	1,530,647	20,483	1,559,306	141,794	216	0.01%	8.05%
Rolling F Credit Union	Turlock	36,709	12,947	38	31,369	5,315	294	0.80%	14.48%
S.F. Bay Area Educators Credit Union	San Francisco	18,661	8,419	15	16,479	1,879	(301)	-1.61%	10.07%
S.F. Police Credit Union	San Francisco	533,615	267,692	1,434	448,599	83,188	2,773	0.52%	15.59%
S.T.A.R. Community Credit Union	Chico	23,414	12,025	78	19,735	2,936	219	0.94%	12.54%
Sacramento Credit Union	Sacramento	301,575	160,779	4,024	257,285	41,605	(1,244)	-0.41%	13.80%
Sacramento District Postal Employees Credit Union	Sacramento	27,604	21,101	1,123	25,028	2,460	(1,013)	-3.67%	8.91%
Safe 1 Credit Union	Bakersfield	322,364	257,495	2,130	281,361	38,068	1,334	0.41%	11.81%
SAFE Credit Union	North Highlands	1,362,495	961,862	25,384	1,201,965	150,488	2,002	0.15%	11.05%

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SafeAmerica Credit Union	Pleasanton	258,010	200,348	1,799	226,101	30,017	(990)	-0.38%	11.63%
San Diego County Credit Union	San Diego	4,537,524	3,803,951	36,356	3,970,629	525,696	45,308	1.00%	11.59%
San Diego Metropolitan Credit Union	San Diego	314,646	233,111	5,434	260,429	27,875	(2,200)	-0.70%	8.86%
San Fernando Valley Japanese Credit Union	Sylmar	1,250	859	5	893	319	(1)	-0.11%	25.53%
San Francisco Fire Credit Union	San Francisco	525,131	388,948	1,640	469,011	53,414	(1,368)	-0.26%	10.17%
San Gabriel Valley Postal Credit Union	Covina	15,340	8,630	39	13,467	1,815	53	0.35%	11.83%
San Joaquin Power Employees Credit Union	Fresno	114,969	88,652	491	91,979	18,875	556	0.48%	16.42%
San Jose Credit Union	San Jose	110,184	69,286	523	95,969	13,865	(517)	-0.47%	12.58%
San Mateo Credit Union	Redwood City	578,811	467,486	5,838	529,262	45,792	(2,686)	-0.46%	7.91%
Santa Cruz Community Credit Union	Santa Cruz	74,609	60,642	1,230	67,876	6,086	(1,017)	-1.36%	8.16%
Santa Cruz County Employees Credit Union	Santa Cruz	25,067	15,385	58	22,670	2,293	(184)	-0.73%	9.15%
Santa Fe Springs City Employee Credit Union	Santa Fe Spring	11,841	3,369	18	8,783	2,775	111	0.94%	23.43%
Schools Financial Credit Union	Sacramento	1,197,780	723,530	10,297	1,062,431	127,091	(2,760)	-0.23%	10.61%
Second Baptist Church Credit Union	Los Angeles	907	361	5	787	134	(12)	-1.28%	14.82%
Service Plus Credit Union	Riverside	90,389	65,250	1,481	80,968	5,960	(2,232)	-2.47%	6.59%
Sierra Central Credit Union	Yuba City	616,836	493,922	13,472	555,798	56,014	(9,862)	-1.60%	9.08%
Sierra Point Credit Union	So San Francisc	32,562	20,665	50	27,166	3,538	121	0.37%	10.87%
Silverado Credit Union	Angwin	45,773	36,005	339	41,324	4,668	(239)	-0.52%	10.20%
Siskiyou Central Credit Union	Yreka	39,636	21,961	109	34,622	4,886	(42)	-0.11%	12.33%
SLO Credit Union	San Luis Obispo	29,576	5,229	26	24,927	4,639	51	0.17%	15.68%
Sonoma County Grange Credit Union	Santa Rosa	35,195	27,771	57	29,043	6,141	165	0.47%	17.45%
South Bay Credit Union	Redondo Beach	67,847	44,402	262	61,772	5,688	(94)	-0.14%	8.38%
Southern California Latvian Credit Union	Covina	0	0	0	0	0	0	0.00%	0.00%
Southern California Postal Credit Union	Long Beach	58,817	23,809	128	47,536	10,825	(1,447)	-2.46%	18.40%
Southland Credit Union	Downey	422,005	334,414	2,897	328,018	44,921	(453)	-0.11%	10.64%
Star Energy Credit Union	Bakersfield	7,181	5,654	57	6,395	721	(48)	-0.67%	10.04%
Star One Credit Union	Sunnyvale	4,122,609	1,644,781	3,043	3,096,833	487,710	52,289	1.27%	11.83%
State Center Credit Union	Fresno	84,182	56,740	690	76,998	7,163	(592)	-0.70%	8.51%
State Employees #84 Credit Union	Manteca	1,773	1,436	25	1,417	353	(8)	-0.46%	19.91%
Steinbeck Credit Union	Salinas	47,474	24,643	1,246	42,671	4,464	(802)	-1.69%	9.40%
Technology Credit Union	San Jose	1,257,991	1,087,205	7,861	1,083,418	163,751	3,658	0.29%	13.02%
Telesis Community Credit Union	Chatsworth	584,391	456,989	3,566	369,346	56,806	(994)	-0.17%	9.72%
Travis Credit Union	Vacaville	1,585,845	1,132,401	41,141	1,343,262	167,122	(23,825)	-1.50%	10.54%
U.S. First Credit Union	San Mateo	105,134	85,948	673	93,994	10,168	(1,651)	-1.57%	9.67%
Uncle Credit Union	Livermore	211,389	136,800	3,856	186,795	23,349	(3,632)	-1.72%	11.05%
United Association Credit Union	Concord	3,200	2,224	10	2,590	607	51	1.60%	18.97%
United Financial Credit Union	Whittier	39,743	27,916	304	33,825	5,842	98	0.25%	14.70%
United Health Credit Union	Burlingame	37,248	27,405	215	33,601	3,283	(1)	0.00%	8.81%
United Local Credit Union	Fresno	106,044	80,578	1,407	89,596	15,971	(188)	-0.18%	15.06%
Universal City Studios Credit Union	Universal City	73,299	53,600	260	53,396	5,422	(901)	-1.23%	7.40%
University & State Employees Credit Union	San Diego	851,336	719,673	5,599	766,741	63,773	(2,340)	-0.27%	7.49%
University Credit Union	Los Angeles	396,180	237,178	958	352,913	39,076	1,521	0.38%	9.86%
USC Credit Union	Los Angeles	346,441	304,701	1,255	265,964	25,958	628	0.18%	7.49%
Utility District Credit Union	Oakland	23,191	6,553	19	20,743	2,374	18	0.08%	10.24%

SELECTED FINANCIAL DATA
as of December 31, 2008

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital / Assets
Valley First Credit Union	Modesto	296,687	200,752	4,448	258,071	36,390	880	0.30%	12.27%
Valley Oak Credit Union	Three Rivers	60,247	45,310	839	54,100	5,863	(449)	-0.75%	9.73%
Ventura County Credit Union	Ventura	450,480	292,017	5,093	409,629	36,455	(2,251)	-0.50%	8.09%
Vernon/Commerce Credit Union	Commerce	8,655	6,164	145	7,988	643	(271)	-3.13%	7.43%
Vision One Credit Union	Sacramento	36,433	32,065	230	30,641	5,247	359	0.99%	14.40%
Visterra Credit Union	Moreno Valley	432,055	343,575	7,675	393,622	35,558	(11,809)	-2.73%	8.23%
Water and Power Community Credit Union	Los Angeles	467,387	321,962	4,972	418,324	43,349	128	0.03%	9.27%
Watts United Credit Union	Los Angeles	851	308	13	774	73	(34)	-4.02%	8.55%
Wescom Central Credit Union	Pasadena	3,237,888	2,728,497	63,014	2,342,131	217,732	(53,070)	-1.64%	6.72%
Westworks Credit Union	Alhambra	65,877	32,081	18	55,172	10,049	511	0.78%	15.25%
Yosemite Credit Union	Yosemite	2,270	31	3	1,894	350	(4)	-0.17%	15.41%